

BANKERS' LIVELY SESSION.

FIDELITY INSURANCE REPORT STIRS THEIR MEETING.

Reject the Plan to Establish Their Own Guaranty Fund—The Mayor on the Need of Currency Laws—Mr. Stillman and A. B. Hepburn Among the Speakers

The opening session of the American Bankers' Association, in the big state ballroom of the Waldorf-Astoria, yesterday morning was large as to attendance and warm as to temperature. Every chair on the main floor had an occupant, while all the chairs and sofas in the foyer under the gallery were filled and even a larger part of the standing room was pre-empted.

F. C. Bigelow, the president of the association, who is also president of the First National Bank of Milwaukee, Wis., occupied the chair. Near him were seated Mayor McClellan, Lyman J. Gage, United States Comptroller William Barrett Ridgely, destined a few minutes later to figure conspicuously in the debate which made this opening session remarkable for its initial high temperature; James Stillman, president of the National City Bank, who, as president of the New York Clearing House, was to make a formal speech of greeting on the part of the bankers of New York; Joseph C. Hendrix, Alva Trowbridge and a number of others well known in the financial world.

Bishop Potter was down on the programme to begin the proceedings of the day with prayer, but he was not there, and Archbishop Nelson offered the prayer in his place.

FIDELITY INSURANCE FIGHT.

The event of the session—afterward referred to by the bankers as "the scrap"—was sprung by the report of the committee on fidelity insurance. For several years back the bankers throughout the country have been more or less dissatisfied with the rates of insurance charged by those fidelity companies which undertake to make good the losses from the delinquency of employees.

There was dissatisfaction also with the form of policies, which, it has been charged, are so drawn as to leave away by which the fidelity companies often evade the responsibility.

Since under the association has had this matter under consideration. One result of this action on the part of the association was the drawing up of an American Bankers' Association form of bond, which the fidelity companies with more or less bad grace accepted, although one of the bankers yesterday said in private conversation that in many cases that had come to his knowledge the fidelity companies charged a higher rate when they made contracts under this so-called "freeproof" bond.

Another result of the interest taken in this subject by the association was the appointment of a committee on fidelity insurance to report particularly on the advisability of the association forming some sort of an insurance company of its own.

This last proposition has met with a good deal of opposition. A number of the bankers are reputed to be shareholders in various fidelity companies; so at every convention where this scheme has been brought up for consideration it has been regularly suppressed in convention, the arguments against it being so strong as to be not within the scope of the association.

The report of the fidelity insurance committee was rejected yesterday, as it has been several times before. The reference being that the discussion which it this time provoked was more heated than on previous occasions. The committee that reported yesterday was composed of John L. Hamilton, Caldwell Hardy, F. H. Fris, W. P. Manley and A. C. Anderson. They made this recommendation:

Four committees of the association considered the question of fidelity insurance in all its various forms and is firmly convinced as before that the present system is a feasible plan, which covers the ground and combines the elements of safety, is the one recommended by the association. The recommendations are: namely, the creation of a guaranty fund for the benefit of the members covered by the plan, the management of trustees. The fund contemplated in the plan is a guaranty fund of premiums to cover the risk and to create an ample surplus to cover the risk and to create a liability to any one other than the premium paid.

Should the convention adopt the recommendation of this committee, we have, as a part of the plan, proposed, the creation of a fund, similar to those that are now being changed, which will be sufficient to meet the conditions in this country.

When a motion to adopt this report was made half a dozen members were on the floor at once. Accompanying the report of the committee was a letter from United States Comptroller Ridgely in which the Comptroller said that his office had had much difficulty in collecting from various companies in the case of an insolvent national bank, recommending the standard Bankers' Association form of bond.

COMPTROLLER RIDGELY IN WRITING. This draughted Mr. Ridgely into the controversy. A banker from Baltimore insinuated pretty pointedly that the Comptroller was getting beyond his duty when he entered into this controversy. Mr. Ridgely replied that he had intended merely to let the national banks to adopt a form of bond which would properly protect them. Mr. Frank Sargent, president of the Fidelity and Guaranty Company, was particularly animated in his opposition to the adoption of the committee's report. He said, among other things, that the company had been the most disastrous in the history of the security business, although most prosperous in general business, and that the principal losses had come from bonding bank clerks.

Col. J. D. Powers, of Kentucky, spoke heatedly in defense of the executive committee's action in collecting from the committee's report. There had been dark hints and insinuations from various parts of the room on this subject.

"Do you believe," shouted Col. Powers "that the executive committee, composed of thirty-five members, is tainted? Oh! Keep up your variety show of yours. I'll have a ticket, but not an employee mine shall ever be bonded in your company."

solution is reached with the help of those who are talking about it. The executive committee has always an eye upon the election. The fear that one side or the other may make political capital has caused Congress, no matter which party may have been in power, to constantly defer the law, until the question seems to be almost as impossible of solution as the circle. You have it in your power to prove to the people of the United States that the question of the currency is in no sense political. You have it in your power to educate public opinion that Congress, instead of acting on faction or party, will enact a currency law adequate to the needs of modern civilization which will not be in the interests of any community or group of men, but in the best interests of the whole people.

Among other things, James Stillman, president of the New York Clearing House, in his address on "Cooperation," said: JAMES STILLMAN'S SPEECH. The deeper significance of this great national meeting of bankers is to be found in the spirit of cooperation which is being nurtured. The growth of the spirit of cooperation is the most significant phase of the economic development of the present day. Almost beyond calculation the economic results already attained in the fields of industry and transportation are the result of the intelligent competition—that sort of competition which has meant in the end direct and indirect benefit to every one concerned, less to the workmen, loss to owners of property and ultimately less even to the country's great industrial undertakings. Notable progress has been made in recent years in the appreciation of the right of competitors. Such progress in the direction of true cooperation has resulted in vast additions to the wealth of the country, as real as would have resulted from the discovery of new fields or the acquisition of new sources for the supply of raw materials.

In the field of industry, the beneficial economic results which followed this awakening to the value of cooperation have become too obvious to need any word of emphasis. In the field of finance, however, there is not such general recognition of the value of cooperation. I believe there is no more important thing that we should do than to intelligently compete and understand that such waste means complete loss of wealth as comes with disastrous fire or a blight of crops, we shall have brought into the business of banking something of the modern spirit which has so marked the present day development of industrial affairs.

President Bigelow told of the growth of the association and then said: LESS LIKELIHOOD OF PANIC. We have greater wealth and more resources than ever before, and the way we have of increasing them is steadily widening. This unusual period of readjustment has strengthened my conviction that the panic of 1907 will not recur. It is partly because of very strong combinations in the industrial world, which have brought about a more stable market, but which on the whole have contributed more to the stability of the market than any other factor.

One mission given by the last convention of this association was to consider the question of a currency law. It was reported to the last convention and is familiar to you all. In this connection, I believe it is well to say that it was futile to try to interest Congress in any amendments to the national bank act of course, with \$340,000,000 of demand notes of the government outstanding, and an enormous amount of silver certificates, and only a few hundred million of gold, it can hardly be said to have a currency system.

At the same time we are not suffering acutely from want of a scientific system. We are firmly on the gold standard level. The world, and as crises do not generally strike all nations at once, this with our first rate gold, and our first rate silver, and our first rate cotton, we have been in the two recent great crises.

The subject of the paper prepared by A. B. Hepburn, president of the New York Clearing House, was "The Money Situation." Mr. Hepburn expressed his regrets to the convention that he could not give what he had to say orally on account of the condition of his voice. His paper was turned in to the secretary to be printed in the convention's minutes. Mr. Hepburn's paper in part follows:

As to currency, there is little likelihood of change in our laws for some time to come. The gold standard is the basis of our currency upon well grounded principles, in the light of experience and sound scientific principle. It is the only system which has stood the test of time and which has produced in response to an acute public demand. There is nothing to suggest such demand in the near future.

Our currency is good beyond question, but it is not as elastic as the currency of England. We have \$340,000,000 in United States notes, and \$100,000,000 in gold. The gold is held directly by the government, made legal tender and which, in effect, is forced into circulation.

The greenbacks are redeemable in gold so long as the credit of the government is such that its bonds can be sold for gold. They are good in every respect, and are practically as good as gold, and I think they have come to stay. I am not arguing against the proposal for a new currency, but I think that as a practical matter we should recognize facts and probabilities. The present currency is a good one, and it is not probable that it will be replaced in our national existence, and it is certainly not probable that it will be replaced in the output of our mines will satisfy any increased demand which may accompany the present currency.

Our Sub-Treasurer system, which withdraws from circulation the daily customs receipts of the government and looks them up in the hands of the banks, is a very good one, and it is not probable that it will be replaced in our national existence, and it is certainly not probable that it will be replaced in the output of our mines will satisfy any increased demand which may accompany the present currency.

The social feature of yesterday was a reception in the evening to the delegates of the second day's session of the convention begins in the Waldorf-Astoria ballroom at 10 o'clock this morning.

TO HEAD THE EXECUTIVE COUNCIL. The bankers began to discuss yesterday the question of the new chairman of the executive council, which consists of some thirty members. There has been a desire to elect to this office a representative of the New York City banks, and one proponent banker has been told that he was favored.

This banker does not see his way clear to accepting the office in case he is elected, however, and it is understood that Vice-President G. S. Whitton of the National City Bank is the most likely candidate. The run and is not aware of doing so. There is some question of Mr. Whitton's eligibility.

Friends of A. V. Lane, vice-president of the National Exchange Bank of Dallas, want him to become a candidate, and there promises to be a lively fight.

CRIMES AGAINST BANKS. The Pinkerton Report to the Association—Ferguson on the Increase. The annual report of Pinkerton's National Detective Agency to the American Bankers' Association, published yesterday, calls attention to the increased activity of the professional forgers during the past year.

GAY BRIDE PLAYS THE PONIES

WRESTLER PATRICK J. RING. HINTS OF HER MARRIAGE TO EX-PROFESSOR OF THE UNIVERSITY OF CHICAGO.

Mr. Naomi Lamoureaux Duncombe was Her Name, She Says, and the Papers Got It Wrong—She's Sixty-five and a Millionaire—She Picked Six Winners.

Another woman whose method was interesting is now awaiting trial in Boston. He is Frederick A. C. Gardner of Aponago, R. I. He went under the name of James E. Butman. About June 18, 1904, Butman purchased of Norman W. Hart, of Chicago, five \$1,000 4 per cent. United States Government bonds and paid for them with a certificate for 500 shares of the common stock of the Chicago and Great Western Railway, issued June 4, 1904, and duly registered, and a small amount of money as the difference in value. It was later discovered that the certificate was originally for 5 shares. The Pinkertons immediately notified all bankers and brokers in the surrounding cities, and on June 21, 1904, received a communication from a business firm of Providence, R. I., that a man giving the name of Albert Wilson had attempted to sell to them a certificate of stock for 500 shares of the common stock of the Chicago and Great Western Railway which had been raised from 5 to 500 shares.

There were only three daylight hold-ups of banks during the year, but the Pinkertons failed to catch the man who carried through the most important one. An armed bandit, wearing a false beard, entered the Plaza County Bank of New Haven, Conn., on May 22, and pointed a revolver at the assistant cashier. At almost the same moment he sprang through the cashier's window and began emptying his pockets through a window, taking \$1,253 with him.

The report attributes many of the year's crimes to the fact that the "Frog" burglar. This class is recruited from the tramp population, and their number has gradually increased since 1898.

Now, there are lots of things in the stories printed that are inaccurate and need correction. The Pinkerton report says that I got it wrong—that was my name. It should be Mrs. Naomi Lamoureaux Duncombe, and not Naomi Duncombe. Why do you know last Saturday, when the papers said we were married, we were on the way to the racetrack. I had six winners that day, and the report says that I did not. No, no! Now, look here, I didn't say that we were married. I wish you wouldn't say anything more about this marriage. Of course, no one can say anything against Mr. Ring or myself, but I wish you would stop writing me. I detest this notoriety.

ENTERTAINING THE BANKERS.

All the Comforts of Home and Some Luxuries Provided Free Downtown. Some of the more conservative bankers in the financial district professed yesterday to be gravely alarmed for fear the visiting bankers on their return home will want more than 2 per cent. interest on the balances they keep in New York because of the apparently unending supply of money being used in the district.

One of the largest downtown banks has established a buffet in the basement of the building it occupies. Presiding over the buffet is a young man who, good looking purpose or otherwise, attracts the out of town bankers who accept entertainment at the bank in question. The young women who are mostly blondes as well as fascinatingly beautiful, are the daughters of the bank's employees.

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One of the humorous features of the situation is found in the fact that one of the largest banks gave a carte blanche order to its engraving firm to send all the bankers in the country engraved invitations to make themselves welcome in ever as at the bank's quarters while in the city.

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MAY A MAN ROB HIS WIFE? Problem Agitating the Legal Talent of Elizabeth, N. J. ELIZABETH, N. J., Sept. 14.—Richard C. Carpenter of Fanwood was arraigned before Judge Vail in the Court of Special Sessions this morning on the charge of stealing \$25 from his wife. He declared that he had taken \$25 out of his wife's wallet, but offered the defense that the money was as much his as his wife's, with whom he was living at the time. On motion of Prosecutor English, the case was adjourned for a week. Neither the court nor the married members of the bar seemed to wish to take the responsibility of deciding that a man could steal money from his wife.

STUCK DOWN MCCARREN MAN.

Dingham T. Wilson Rejected Attack With His Case—Pettis Started Row.

Kingham T. Wilson, a magazine writer of 138 Noble street, Greenpoint, who in the recent primary campaign opposed the leadership of Senator McCarrren, was talking with ex-Assemblyman Thomas Hawkins and City Marshal Philip Goodman at Greenpoint and Manhattan avenues early yesterday morning when Peter Hughes, a picture frame maker of 226 Monitor street, came up and began to abuse him. Hughes is a follower of McCarrren.

Wilson paid no attention to the man, and as Hughes continued his abuse Wilson turned a corner to Kent street, where they stopped. Hughes followed them. He struck Wilson in the face, and was going to strike him again when Wilson raised his cane and brought it down on Hughes's head. Hughes's skull was fractured, and he fell. Wilson and his friends then went away. A man who was with Hughes summoned help, and the injured man was taken to the Greenpoint avenue police station.

He was then in a semi-conscious condition, and a hurry call for an ambulance was sent to the Eastern District Hospital. While waiting for the ambulance Hughes told the police that he was induced to make an attack on Wilson by a saloon keeper in Franklin street who was hostile to Wilson because the latter had opposed McCarrren. Ambulance Surgeon Short found Hughes to be in a critical condition and removed him to the hospital. Meanwhile Acting Police Captain Shephard and Detective McGrath had begun a search for Wilson. They found him at his home and arrested him. On the way to the station house Wilson declared that he had struck Hughes in self-defense. He added that he was a sufferer from curvature of the spine, that his chest was incased in a plaster cast, and that the blow Hughes administered knocked the wind out of him.

Wilson was held on the charge of assault and on being arraigned later in the Manhattan avenue police court, told Magistrate O'Reilly that he was extremely sorry he had been obliged to defend himself with his cane. His statements were corroborated by Hawkins and Goodman. The Magistrate held Wilson in \$300 bail for a hearing next Wednesday. Wilson furnished bail and was released.

BOUND HIMSELF, WASN'T ROBBED.

Kass's Story of Highwaymen Proves a Lie—Had Lost \$118, He Says. Yells from a butcher wagon standing at Madison avenue and Twenty-seventh street brought a cop there on the run yesterday morning. He found a young man in the wagon tied hand and foot, with an overcoat wrapped around his head.

"I've been robbed of \$118," said the young man after the policeman had cut the ropes. "Two men stopped my wagon here a few minutes ago, pointed a revolver at me and made me hand out all the money I had. Then they tied me up, threw an overcoat over me and ran off."

The young man was Edward Kass, who lives in Greenpoint, Brooklyn, and drives a meat wagon for J. M. Farrington, a dealer in meat. Kass was taken to the Tenderloin station, and Capt. Cottrell sent him to Headquarters to be questioned. The detective who went down town with Kass talked to him like a Dutch uncle, and Kass weakened little by little. Finally the detective got the whole story of the loss of Farrington's money out of him.

"I left the store early to-day," said Kass "and drove to a shop house, Broadway, near North street, where I collected \$118 for Mr. Farrington. I put the money in a pocket of my shirt and drove on down town. At Madison avenue and Twenty-seventh street I felt in my pocket for the money, and it wasn't there. I simply did not know what to do. I couldn't afford to lose my job, and I was afraid I would get fired. It occurred to me that if I fixed up a story of being held up I could square the thing up all right."

"I tied my feet and then my hands as tightly as I could. Then I wrapped my overcoat around my head and began to kick against the side of the wagon and yell. Kass told his story to Inspector McCluskey at Headquarters, and a charge of grand larceny was made out against him. He was then sent to Jefferson Market court and there remained in the custody of Capt. Cottrell.

Farrington said that the boy had always been honest. According to Inspector McCluskey, Kass's parents are in destitute circumstances in Greenpoint.

DANCE IN METHODIST CHURCH.

Folks at Rocky Hill, N. J., Are Stirred Up by Young People's Frolic. NEW BRUNSWICK, N. J., Sept. 14.—Last Saturday there was a harvest home at the Rocky Hill Methodist Church. Folk from miles around gathered in the grounds and ate ice cream and swapped stories about the crops. They had a most enjoyable time. The choir of this city was there, and the six musicians played all the latest selections.

After the pastor and most of the deacons and church officials had gone home, some of the younger folks suggested that the proper thing to do for the day would be to have a dance in the church. The church is a small building, after the style of a schoolhouse. The seats were taken from the floor by willing ladies and the orchestra was taken in. Waltzes and two-steps were enjoyed for a short time.

That's all there was to the dance, but it was enough to shock the strict Methodists when they heard of it, and there is some talk of conducting an investigation to see if any of the church people were involved in the dance. It is generally understood that the dance was suggested by young people who are not connected with the church.

GIRL BURNED TO DEATH.

Her Clothes Set Ablaze as She Was Lighting the Kitchen Fire. EAST ORANGE, N. J., Sept. 14.—Miss Mabel Melville was burned so badly this morning at her home, 29 Halsted street, that she died this afternoon in the Orange Memorial Hospital. Miss Melville had gone into the kitchen to light the fire. In some way her clothes had been ignited, and the attention of other members of the family was attracted by her screams for help. They rushed into the room and found the young woman in flames. They were put out only by wrapping her in rugs, but she had already been terribly burned and had inhaled the fumes. There was hardly a spot on her body that was not scorched.

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HEMORRHOIDS CURED

Mr. E. A. Karner's Life Wasn't Worth the Snuff of a Candle Until Cured of Consumption by Duffy's Pure Malt Whiskey.

"The Effect Was Like Magic. I Felt Better From First Dose."



MR. E. A. KARNER, a Leading Citizen of St. Louis.

Like many a man and woman, Mr. Karner drifted into consumption through thinking he was too strong to doctor a mere cold. Only the use of Duffy's Pure Malt Whiskey at the critical moment saved his life. He says: "Early last fall I caught cold, but being strong and rugged, had an idea I could wear it off. I kept getting worse all the time. The trouble went deeper into the throat and developed a bad case of catarrhal bronchitis. Medicine seemed to have no effect. The poison worked into my lungs, and by February the doctors gave me up to die of consumption. Hemorrhages impoverished my blood; I lost flesh, and was completely prostrated.

In despair I commenced taking Duffy's Pure Malt Whiskey. The effect was like magic. I felt better from the first dose. Hope crept into my heart, refreshing sleep came back, night sweats were no more. I could take deep breaths with less pain, my digestion improved, and thanks to your wonderful medicine in six months I was completely cured; once more a strong, hearty, well-filled-out man, full of vim, vigor and ambition."—E. A. KARNER, 3523 N. 23d Street, St. Louis, Mo. July 19, 1904.

Duffy's Pure Malt Whiskey

DOES CURE ALL THROAT AND LUNG DISEASES.

It sweeps them clean out of the system and helps nature rebuild the weakened, wasted, broken down constitution. Mr. Karner tells the whole story, but we'll gladly send you a booklet filled with photographs and voluntary letters from a few of the many thousands it has cured of consumption, pneumonia, pleurisy, grip, bronchitis, coughs, colds, indigestion, dyspepsia, malaria and low fevers. Duffy's Pure Malt Whiskey makes delicate women strong, sickly children well. It's the great promoter of health and old age; the sure preventive of disease. It's the only cure in 3 years. No other medicine has such a record. You can get it at all druggists and grocers, or direct. Price \$1.00 a bottle. Duffy Malt Whiskey Co., Rochester, N. Y.

Duffy's is the only whiskey recognized by Government as a medicine. It is absolutely pure and contains no alcohol. It is sold in bottles and in cases. See that the strap over the cork is unbroken. Refuse substitutes and imitations sometimes offered by dishonest dealers. They are harmful and will not cure you.

GASOLINE ABLAZE ON CAR.

Friendly Jag With Matches Dropped One of Them in the Can. A can of gasoline beside a man with a friendly jag and a pocket full of matches gave the passengers on an Amsterdam avenue trolley car a very entertaining five minutes yesterday afternoon. The gasoline can's trainer brought it quietly on board the car at Fifty-fifth street. The other feature of the show got on at Sixty-fifth street.

They got together, as attractions will, on the back seat. Presently the man with the jag tried to open up a conversation with the owner of the other tank. The owner was a clam. Then he asked to light his cigar. It took him a dozen matches to do it and the last one fell, still burning, into the can of gasoline. A fire and flames show worthy of Coney Island followed. The passengers did the leap for life part of the act, but the owner of the matches was not in any hurry. He kicked the blazing gasoline can off the car and then rolled off himself. The motor-man had stopped the car near Seventy-second street.

Somebody saw the stream of fire that shot out behind the car like the tail of a comet, and gave an alarm, but when the engine came there no fire was to be seen. The gasoline in the can had burned out, the owner of the can and the drunk had lit out, and that was all there was to it.

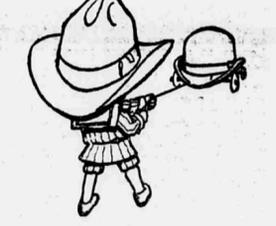
ESTATE SUED ON DECEIT CASE.

Miss Wagner Asks \$50,000 From Widow Because of a Faithless Husband. SCRANTON, Pa., Sept. 14.—Miss Amy Wagner of New York city filed suit in the Federal Court here to-day for damages for \$50,000 from the estate of the late J. Marshall Funck, formerly a lawyer of Lebanon, Pa., whose body was found in a well here on July 17, 1903. It was said here that the late Funck is supposed to have committed suicide, though a constable was tried for his murder and acquitted.

The suit to-day was filed by Attorney W. W. Taylor of this city. Only the bare facts, as stated in the declaration, have been made public. The suit is against Mrs. Lizzie Funck of Lebanon, widow, because she is the executrix of the estate of her husband, which is said to be large. Miss Wagner alleges that on Nov. 5, 1897, and on various other occasions up to Feb. 1, 1899, Marshall Funck promised to marry her and she agreed to become his wife and stood ready to perform her part of the contract at all times. On Feb. 1, 1899, she learned that for the previous ten years Funck had been married and his wife was still living and had never been divorced from him.

Because of her supposed engagement to Funck, she says, she lost other chances of marriage, and that is why she puts her damages at the amount stated. Mayor Marries a Philadelphia Couple. Mayor McClellan married two couples yesterday at the City Hall. One pair came from Philadelphia, for the purpose, it was explained, of escaping parental opposition. As they had proof that they were over the legal age, the Mayor tied the knot. They were Martha M. Switzer, 25 years old, and Solomon E. Akina, 35 years old, both of 154 Tenth road. Following his usual custom, the Mayor left out the word "soy."

810,000 Worth of Clothing Stolen. Eight cases of clothing made by Brownling, King & Co., and shipped by them to their stores at St. Louis, St. Paul and Minneapolis, were stolen yesterday from an express truck. The express truck was found near the East River. The goods were valued at between \$10,000 and \$15,000.



It's the limit! The last straw is called in today. Soft hats take their place, while in soft hats nothing takes the place of a Stetson if one wants the very best. Stetsons: \$5 to \$12. The Fall Derby blocks are here too. \$3, \$4 and \$6.

Fall suits, Fall overcoats and raincoats, to wear with the Fall hats.

ROGERS, PEET & COMPANY. 254 Broadway, cor. Warren, opposite City